

UNITED STATES BANKRUPTCY COURT OF GEORGIA  
NORTHERN DISTRICT

Filed in U.S. Bankruptcy Court  
Atlanta, Georgia  
M. Regina Thomas, Clerk  
MAY 20 2021  
By: [Signature] Deputy Clerk

CASSANDRA JOHNSON-LANDRY  
DEBTOR

BRC 18-55697 LRC

SUBMISSION: SPOUSE'S CREDIT CARD AND PAYMENTS NOT MADE BY SPOUSE OR  
DEBTOR. USBRC NG INVOLVEMENT

CASSANDRA JOHNSON-LANDRY, Debtor received the attached letter from CREDIT ONE BANK. PLEASE REFI  
(Exhibit A). All documents were uploaded to CREDIT ONE BANK VIA ONLINE. After investigation, IT appears  
error was being set up by BRC and Spouse's account was sabotage. Illegal refund of money to others appear to have  
in taken place,

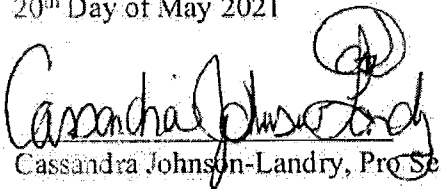
20<sup>th</sup> day of May 2021

[Signature]  
Cassandra Johnson-Landry, PRO SE

**UNITED STATES BANKRUPTCY COURT OF GEORGIA NORTHERN DISTRICT  
CERTIFICATE OF SERVICE**

**I, CASSANDRA JOHNSON-LANDRY, Debtor, SUBMISSION: SPOUSE'S CREDIT CARD  
AND PAYMENTS NOT MADE BY SPOUSE OR DEBTOR. US BRC NG INVOLVEMENT**  
currently submit, on the 20<sup>th</sup> Day of May 2021. Debtor is over the age of 18 years. Debtor requests  
submitted document be distributed to parties located on Debtor's Bankruptcy Matrix.

20<sup>th</sup> Day of May 2021

  
Cassandra Johnson-Landry, Pro Se

678.860.3621

**EXHIBIT A**

IVYT. LANDRY AND CASSANDRA JOHNSON-LANDRY  
1440 HIGHLAND LAKE DRIVE  
LAWRENCEVILLE, GEORGIA 30045  
678.860.2254 AND 678.860.3621

MAY 20, 2021

CREDIT ONE BANK  
P.O. BOX 98673  
LAS VEGAS, NV 89193-8873

REGARDING ACCOUNT NUMBER: 7617  
CASE NUMBER: 20210505034

REPRESENTATIVE,

We are in receipt of your communication dated 5/12/2021. Please note all communication was read in its entirety. You have attached an appeared AFFIDAVIT FOR CHARGE(S) which were completed unlawfully? The premise of OUR conversation was there WERE NUMEROUS PAYMENTS MADE by others. My wife, Cassandra Johnson-Landry has my permission to make payments on this account however, we have tracked the payments and neither myself or my wife made them. The reason the card ending in 0187 was suspended was due the numerous payment activity.

The issue of concern pertains to the processing of payments from the identified bank account. It appears your bank is attempting to obtain confidential information for others regarding the account which payments are made from. Also, there appears to be obvious patterns of behaviors not only taking place with this account but, with other accounts as well.

As you are aware my wife filed bankruptcy due to ID THEFT/FRAUD, MORTGAGE FRAUD, IRS FRAUD and more. If you are in communication with anyone from the US BRC of NORTHERN GEORGIA regarding my wife's bankruptcy you will be held legally liable. You have the recordings of ALL PHONE CALLS MADE TO YOUR BANK and you are aware of my wife basically, telling your representative of being aware of what was taking place.

GIVEN, there has been an excessive number of payments on the account with only a 400.00 credit card limit and if you review the timeframe within which they were made, it appears there were refunds provided TO SOMEONE, NOT MYSELF NOR MY WIFE, in relation to this account. WE PERSONALLY FEEL CHECKS FOR THE OVERAGE OF PAYMENTS APPEARED TO HAVE BEEN PROVIDED TO THE BRC OF NORTHERN DISTRICT.

Due to the APPEARED RELATIONSHIP, YOUR BANK has with US BRC OF NORTHERN GEORGIA, this would explain everything. NEITHER the Chapter 7 or 13 Trustee has investigated anything regarding all of the fraud which has taken place within our lives since my wife's Bankruptcy Filing.

ALL of this activity began taking place AFTER MY WIFE, CASSANDRA JOHNSON-LANDRY uploaded the PHYSICAL COPY OF a 2008 Police Report which verified a vehicle break in and listed some of her identifying information which, the thieves could use to open accounts and more. As a matter of fact, this is why, she filed Bankruptcy in order for the BRC to investigate the FRAUD. For your reference, numerous Police Case Numbers and more were provided to the court, for the purpose of investigating all fraudulent actions. THIS NEVER HAPPENS! But, they were quick to steal properties and more!

We were notified by the IRS as well of the ongoing fraud. I am quite sure you were not made aware as the agenda of the court is to cover THEIR ILLEGAL ACTIVITY. THEY WILL NOT UTILIZE MYSELF NOR MY WIFE TO DO SO. WE WILL NOT BE A PART OF BOTH YOUR BANK AND THE COURTS GREED! Your bank is attempting to coerce me into signing a document regarding fraudulent charges, Furthermore, this is directed towards my wife. This is HIGHLY MISLEADING, MANIPULATIVE, PRE-MEDITATED and SLANDEROUS recognizing it is against the law. Furthermore, you issued a new card with a new account number in order, to cover the appeared MONEY LAUDERING/EMBEZZLEMENT.

In addition, WE are attaching copies of payment which were not made by us. Your bank IS REQUIRED TO complete an investigation and REPORT WHO WERE THE OVERPAYMENTS (WHICH WE DID NOT MAKE) SENT TOO. This is just a SCAM to cover those involved within the US BRC of Northern Georgia. AGAIN, we are aware of the 999999 personal connections. Further actions by your bank will validate all uncovered findings which has been researched. MY wife, CASSANDRA JOHNSON-LANDRY will continue to make payments. Both numbers are my cell numbers. You can reach me at 678.860.2254.

**I AM SUBMITTING ALL OF THE PAYMENTS WHICH WERE NOT MADE BY US! I need you to explain why there are multiple payments in the amount of 209.95 made. I am not only referring to those being submitted to you but, there are many more. Your bank needs to track and figure these out yourself and provide a written explanation within 30 days. This is why your bank wanted me to request for the account to be closed. There would be no paper trail. YOUR BANK ISSUED THE NEW CARD WHICH WAS RECEIVED THIS WEEK, I DIDN'T REQUEST IT!**

*The 19.00 Delivers*

Thank You! *Signed By*  
*Cassandra Landry*  
*W/ Request*  
*Ivy L*  
IVY L LANDRY

Cc: CFPB and Others

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

## Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Wed, Jan 6, 2021 at 10:57 AM

Reply-To: Credit One Bank <support-b455s0ebftu92auhtbrmbzt56yg73@creditonemail.com>

To: ivylandry0@gmail.com

*Did Not make, Not a Student*

Wednesday, January 6, 2021

CreditOneBank.com



## Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$150.00 has been processed.

Your reference number for this payment is 06JAN2021-0000357891.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

### Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

## Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Tue, Nov 10, 2020 at 12:45 PM

Reply-To: Credit One Bank <support-b464kcybftu92auhtbrmbzt56ygy0@creditonemail.com>

To: ivylandry0@gmail.com

*Do not appear on Bank Statement*

Tuesday, November 10, 2020

CreditOneBank.com



## Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$400.00 has been processed.

Your reference number for this payment is 10NOV2020-0000495139.

[Sign In](#)



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

### Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. [Click here to read more about account security and fraud prevention.](#)

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at [CreditOneBank.com](https://www.creditonebank.com).

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

## Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Fri, Mar 19, 2021 at 3:17 PM

Reply-To: Credit One Bank <support-bfg82webftyu92auhtbrmbzt56yg69@creditonemail.com>

To: ivylandry0@gmail.com

Friday, March 19, 2021

CreditOneBank.com



## Your Payment Has Been Processed

Visa — 0187

*Is this the same payment  
posting 3/22/2021*

Dear IVY LANDRY,

Your payment of \$159.95 has been processed.

Your reference number for this payment is 19MAR2021-0000977914.

[Sign In](#)



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

### Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at [CreditOneBank.com](https://www.creditonebank.com).





Payment History (Last 90 Days)

\$100.00 Posted to Visa ....0187 on Tuesday, April 27, 2021  
Description: PAYMENT - THANK YOU LAS VEGAS NV  
Reference: 74071933M00XTMJJE

\$209.95 Posted to Visa ....0187 on Sunday, April 18, 2021  
Description: PAYMENT - THANK YOU LAS VEGAS NV  
Reference: 74071933Q00XTMJJF

\$209.95 Posted to Visa ....0187 on Saturday, April 10, 2021  
Description: PAYMENT - DEBIT CARD LAS VEGAS NV  
Reference: 74071933500XTMJJW

*Did not make* *Not on Statement*  
*Did not make* *Not on Statement*

\$209.95 Posted to Visa ....0187 on Thursday, April 08, 2021  
Description: PAYMENT - DEBIT CARD LAS VEGAS NV  
Reference: 74071933200XTMJJ1

\$209.95 Posted to Visa ....0187 on Tuesday, March 30, 2021  
Description: PAYMENT - THANK YOU LAS VEGAS NV  
Reference: 74071932T00XTMJJ8

\$159.95 Posted to Visa ....0187 on Friday, March 19, 2021  
Description: PAYMENT - THANK YOU LAS VEGAS NV  
Reference: 74071932E00XTMJJB

*Error cleared 3/22/21*  
~~*Did not make*~~

\$115.06 Posted to Visa ....0187 on Wednesday, March 17, 2021  
Description: PAYMENT - THANK YOU LAS VEGAS NV  
Reference: 74071932Q00XTMJJD

\$348.14 Posted to Visa ....0187 on Monday, February 15, 2021  
Description: PAYMENT - THANK YOU LAS VEGAS NV  
Reference: 74071931E00XTMJJA



PE31OK00100880 - 152131



IVY LANDRY

1440 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

05/12/2021

RE: Account Number Ending In 7617 (VISA)  
Case Number 20210505034

Dear Ivy Landry,

Credit One Bank received your communication dated May 3, 2021, forwarded from the Consumer Financial Protection Bureau.

On July 30, 2020, you spoke to a Customer Service Representative who, per your request, registered your routing number ending in 9817 and a checking account number ending in 2900 from PUBLIX EMPL FCU.

On April 17, 2021, you spoke with a Customer Service representative who, per your request, processed an ACH payment of \$209.95 from the above-referenced checking account. The phone number 678-860-3621 that called in, is registered to you and Cassandra Landry, according to public records.

On April 19, 2021, your account was temporarily suspended, as Credit One Bank has internal procedures in place that monitor accounts. These internal procedures are in place to help prevent fraud against our card members and Credit One Bank. A letter was sent to you informing you of the bank validation required to remove the suspension. We have provided a copy of that letter for your review.

Later that same day, the authorization(s) were declined due to the account suspension.

On April 27, 2021, you spoke with a Customer Service representative who, per your request, processed an ACH payment of \$100.00 from the checking account ending in 2900. Our records reflect that the phone number that called in was 678-860-3621. In addition, you were advised of the account status and that documents were required in order to reinstate the account. At that time, you declined to send the documents.

On May 3, 2021, you spoke to multiple Customer Service Representatives, regarding the account status. Each time, you were advised that documents were required in order to

PR034/A127132103

P.O. Box 98876, Las Vegas, NV 89193-8876 P 800-749-4900

003800105L5500 PE31OK00100880

reinstate the account. Per your request, your concerns were forwarded to the appropriate department requiring a call back.

On May 4, 2021, we attempted to contact you regarding your concerns; however, we were unsuccessful.

Per our phone conversation on May 11, 2021, we reinstated your account and processed a Lost/Stolen report on your account ending in 0187 and a new account ending in 7617 was established. In addition we updated your contact information to reflect an address of 1440 Highland Lake Dr., Lawrenceville, GA 30045.

Additional information is required to conduct an investigation of the transaction(s) you are claiming as fraudulent. Please complete and sign the form included with this communication and return it to the following address within 45 days of receipt of this letter. If we do not receive the document within the specified timeframe, the investigation may be closed and you may be held accountable for the account transactions.

Credit One Bank recommends that you establish a fraud alert with the consumer reporting agencies. This alert requires creditors to contact you at the phone number listed on the alert before processing an application. You may contact the agencies at:

Equifax  
P.O. Box 740256  
Atlanta, GA 30374  
800-685-1111

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

TransUnion  
P.O. Box 2000  
Chester, PA 19022  
800-888-4213

Your new credit card ending in 7617 will be mailed via FedEx Rush Delivery. The Rush Delivery Fee has been waived. You should receive your new credit card within 3-5 business days from the date of this communication. If you do not receive your card within this timeframe, please contact us at the phone number listed below.

As of the date of this letter, your account is open with a balance of \$156.61.

We have forwarded the concerns you expressed to the appropriate department for review. While we are unable to share the results, we greatly appreciate you sharing your experience.

If you have any additional questions, please call our office at 800-749-4900, Monday through Friday between 6:30 a.m. and 3:00 p.m. (Pacific Time).

Sincerely,

Credit One Bank, N.A.





Please complete and return the information below. **DO NOT MAIL WITH YOUR PAYMENT.**

To upload the document(s) online, sign in to your Credit One Bank account and visit the 'Customer Service' page, then click on 'Forms & File Uploads' and select 'Supporting documentation for Submitted Claim'. You may also send the document(s) to the address listed below and note your account number on any submitted documents.

Credit One Bank  
P.O. Box 98873  
Las Vegas, NV 89193-8873

Amount of charge \$ \_\_\_\_\_ Merchant Name \_\_\_\_\_  
Reference Number \_\_\_\_\_  
Transaction Date \_\_\_\_\_ Post Date \_\_\_\_\_

I have examined the charges made to my account and dispute/request credit for the following:

- ☐ I am only requesting a copy of the above transaction. I do not have any billing dispute regarding validity of the transaction or the amount as stated above. Please provide the specific reason sales draft is needed. (I.e.) tax purpose, return of merchandise, divorce litigation, etc.
- \_\_\_\_\_
- ☐ I authorized/did not authorize (circle one) the transaction with the merchant for \$ \_\_\_\_\_. (If additional space is needed, please use back of form or separate page)
- ☐ Neither I, nor anyone authorized by me engaged in the above disputed transaction with the same merchant. My cards have remained in my possession.
- ☐ Neither I, nor anyone authorized by me engaged in the above transaction.
- ☐ The attached credit slip has not appeared on my statement.
- ☐ The attached credit slip was listed as a sale on my statement.
- ☐ The amount of the sales slip was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_; or the sales slip was added incorrectly.

I have contacted the merchant for a credit. Please credit my account due to one of the following reasons (please include any pertinent receipts or correspondence):

- ☐ Merchandise was to be shipped/received on \_\_\_\_\_ (Date) has not been received. Following is the merchant's response to my call(s) and/or correspondence:
- \_\_\_\_\_
- ☐ Merchandise was returned on \_\_\_\_\_ (Date). Attached are copies of the UPS or postal receipt, merchant's return policy/guarantee. Following is the merchant's response to my call(s) and/or correspondence:
- \_\_\_\_\_
- ☐ The membership/subscription/recurring service was cancelled with the merchant on \_\_\_\_\_ (Date) cancellation number \_\_\_\_\_ by mail or phone/in person due to the following reason(s): \_\_\_\_\_

Printed Name: \_\_\_\_\_ Last 4 of account number: \_\_\_\_\_

N/A



- ☐ My card was used to secure this purchase but payment was made by cash, check, or another card. Attached are copies of the cancelled check (front and back), cash receipt or other account statement showing the transaction.
- ☐ I cancelled my reservation with the above merchant on \_\_\_\_\_ (Date) and was provided the following Cancellation number \_\_\_\_\_

If the disputed transaction was not authorized by you, please answer the following:

Are you in possession of your card? Yes \_\_\_\_\_ No \_\_\_\_\_  
What was the date the card was lost? (if applicable) You Cancelled the Card!  
When was the card stolen? (if applicable) 2012?  
Do you know who made the disputed charge(s)? Yes \_\_\_\_\_ No \_\_\_\_\_

Additional details to assist in the investigation: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Printed Name: \_\_\_\_\_ Last 4 of account number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Work Telephone: \_\_\_\_\_

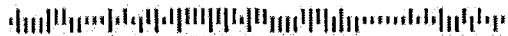


00880030510000 PES10K00103890

P.O. BOX 98873  
LAS VEGAS NV 89193-8873



April 19, 2021



S-SFMCCS10 L-FF083A-5163641703  
PDYFTR00500525 -662267488 I00462

IVY LANDRY  
PO BOX 1275  
GRAYSON GA 30017-0024



RE: Account Number Ending In 0187

Dear IVY LANDRY,

This letter is to inform you that we were unable to verify the following payment(s) that were submitted to the above-referenced Credit One Bank account:

- Date: 18/04/2021      ACH      Amount: \$ 209.95

Because the payment(s) could not be verified, we have temporarily suspended your account. In order to reactivate the account, we need a bank statement or printed transaction detail report from your bank showing the indicated payment(s). Please send the document to the address below or sign in to your Credit One Bank account and visit the '1CustomerService' page, then click on '1Forms & File Uploads'.

The document must include:

- Bank name
- Date of payment(s)
- Payment amount(s)
- Payee name (Credit One Bank)

If we do not receive the requested documentation within 30 days of the date of this letter, the above-referenced account will be closed and no further action will be taken. The account will be reported to the consumer reporting agencies as "Account Closed by Credit Grantor."

If you have additional questions, please call Customer Service at 877-825-3242 between 5:00 a.m. and 9:00 p.m. Monday through Friday, or between 6:30 a.m. and 5:00 p.m. on Saturday and Sunday (Pacific Time).

Sincerely,

Credit One Bank, N.A.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.